

Claims

- [c1] A dispute handling method for facilitating a disputed transaction involving a secondary transaction number comprising the steps of:
- receiving a dispute from a first party relating to a transaction involving a secondary transaction number associated with at least one primary account;
 - retrieving transaction information from a database;
 - replacing the primary account number with the secondary transaction number in order to initiate a second party inquiry; wherein the second party inquiry references only the secondary transaction number.
- [c2] The method of claim 1, further comprising the steps of:
- determining if a valid approval code is associated with the secondary transaction number; and
 - charging back to the second party the amount of the transaction, if a valid approval code does not exist.